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| The Ohio Farmer, Cleveland, Weekly..... | .75 | 1.35 |
| The Michigan Farmer, Detroit, Weekly..... | .75 | 1.35 |
| Kansas Farmer, Topeka, Weekly..... | 1.00 | 1.35 |
| Nebraska Farmer, Lincoln, Weekly..... | 1.00 | 1.35 |
| Farmers Advocate, Topeka, Weekly..... | 1.00 | 1.35 |
| Farm and Stock, St. Joseph, Monthly..... | 1.00 | 1.00 |
| The Southern Cultivator, Atlanta, Semi-monthly..... | 1.00 | 1.35 |
| The Farmers Voice, Evanston, Ill., Semi-Monthly..... | 1.00 | 1.35 |
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| MAGAZINES | Pub's Price. | With Com'er. |
|---|--------------|--------------|
| Taylor-Trotwood Magazine, Nashville, Mo..... | \$1.00 | \$1.45 |
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| Metropolitan Magazine, New York, Monthly..... | 1.50 | 1.95 |
| Pacific Monthly, Portland, Monthly..... | 1.00 | 1.45 |
| The Arena, Trenton, Monthly..... | 2.50 | 2.50 |
| World's Events Magazine, Dayton, Monthly..... | .60 | 1.15 |
| The Black Cat, Boston, Monthly..... | .50 | 1.20 |
| Boys World, Elgin, Wky..... | .50 | 1.00 |
| The Star Monthly, Oak Park, Ill..... | .50 | 1.00 |
| Home and State, Dallas, Monthly..... | .50 | 1.00 |
| Word and Works, St. Louis..... | 1.00 | 1.35 |
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| Field and Stream, New York, Monthly..... | 1.50 | 1.85 |
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now required by law to be carried against deposits.

"Third. The taxes provided upon credit notes shall be paid in gold to the treasurer of the United States, and shall constitute a guaranty fund for the redemption of notes of failed banks and for the payment of the expenses of printing and the cost of redemption. In order that the guaranty fund may be ample from the beginning, any bank making application to take out credit notes for issue shall deposit with the treasurer of the United States in gold an amount equal to five per cent thereof. The unused portion of this initial payment shall be an asset of the contributing banks respectively, and shall be refunded from time to time when this may be done without reducing the guaranty fund below an amount equal to five per cent of the credit notes taken out.

"Fourth. The comptroller of the currency shall designate numerous redemption cities conveniently located in the various parts of the country. Through the agency of the banks in such cities adequate facilities shall be provided for active daily redemption of credit notes."

"It provides a five per cent guaranty fund, from which to redeem the notes of any defaulting bank; it provides numerous redemption cities conveniently located in various parts of the country. A study of the statistical history of the national banking system from its inception will leave no doubt in the minds of candid men as to the goodness of the proposed note issue and its certainty of redemption.

"Life insurance is predicated upon mortality tables gleaned from vital statistics of the human race, and such business is conducted with safety and in enormous volume. Fire insurance is predicated upon the destruction of property by fire over a period of years and the amount of premium necessary to cover the risk ascertained with reasonable certainty. How much easier and with how much greater certainty is the mortality or longevity of banks ascertained. With over forty years of complete statistical history of the national banking system before us, we must conclude with certainty that the guarantee fund is more than sufficient to redeem any of the proposed currency in case any bank issuing the same should be guilty of default.

"By basing the amount of the proposed issue of credit currency upon the bond-secured currency of each bank, the value of government bonds, now so largely owned by the banks, is preserved and protected. The proposed plan is neither comprehensive nor radical; it seeks to engraft upon existing laws simple changes which will admit of increased bank-note circulation in response to the increased demands of business which accompany periods of business activity—witness the crop-moving season. It also contemplates the retirement of such circulation with the abatement of such demands. It seeks to provide such increase at the instance of the issuing bank, in response to the demands of its customers: it also seeks by convenient points of redemption, to secure the retirement of such issue whenever the demand which called the same into being has been satisfied. Not being secured by high-priced bonds, yielding a low rate of interest, there would be less feeling of constraint to force such notes into use as much as possible.

"In fact, with convenient points of redemption, the outstanding period of such notes would be limited. It is the opinion of those most experienced that the function of such currency would be to serve the retail and small change purposes of the immediate constituency of the bank



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issuing the same. The further the point of redemption from the bank of issue the more expensive it would be. Banks in central reserve cities could not issue and put into circulation such a currency unless for use in their immediate vicinity except at a time when there is a demand for currency shipments from other localities. Then they might use such currency and serve the public while at the same time protecting their reserve money. Whenever the currency demand was satisfied such far-away notes would seek the nearest redemption agency of the bank issuing the same and travel home at the expense of the bank of issue.

"Some have expressed fear because in case of the maximum issue under the proposed law the liabilities of the banks might be increased approximately \$200,000,000. Deposits with national banks which, like notes of issue, are demand obligations, redeemable at the instance of

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